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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	09/646,796-Conf. #1579
				Filing Date	November 21, 2000
				First Named Inventor	Aravinda Korala
				Art Unit	3624
				Examiner Name	L. M. Hamilton
Sheet	1	of	1	Attorney Docket Number	63662(50024)

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ³
		Country Code ⁴ -Number ⁴ -Kind Code ⁵ (if known)				
<i>BA</i>	<i>BA</i>	WO-97/10562	03-20-1997	Cybermark, LLC		✓

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
<i>CA</i>	CA	European Search Report dated July 22, 2005, issued in corresponding application no. 99 911 945.6.	
<i>CB</i>	CB	XP009050602: B. Meyer, 1997, "Object-Oriented Software Construction," Second Edition, Prentice Hall PTR, ISBN 0-13-629155-4, pp. 1136-1137.	
<i>CC</i>	CC	XP001206895: CEN, December 1998, Extensions for Financial Services (XFS), interface specification - Part 1: Application Programming Interface (API) - Service Provider Interface (SPI) - Programmer's Interface, CWA 13449-1.	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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Examiner Signature	<i>L. M. Hamilton</i>	Date Considered	12-14-05
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